Certificate Number: 17082-PAE-DE-028544937

Bankruptcy Case Number: 16-17957



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 28, 2016</u>, at <u>8:03</u> o'clock <u>PM MST</u>, <u>LISA M YOUNG</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 28, 2016 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director